

United States Bankruptcy Court
Western District of MichiganIn re:
David W Charron
DebtorCase No. 14-07970-jwb
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0646-1

User: lanell
Form ID: b9aPage 1 of 2
Total Noticed: 57

Date Rcvd: Jan 02, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 04, 2015.

db +David W Charron, 11451 Bowers Drive, Lowell, MI 49331-9155
tr Lisa E. Gocha, P.O. Box 398, Hudsonville, MI 49426-0398
7524887 +4949 Plainfield LLC, 1140 Wilson Ave. NW, Grand Rapids MI 49534-3458
7524888 +Ada Township, PO Box 370, Ada MI 49301-0370
7524890 +Advanced Radiology Services, 3264 North Evergreen Dr., Grand Rapids MI 49525-9746
7524889 +Advanced Radiology Services, 100 S. Owasso Blvd West, Saint Paul MN 55117-1036
7524894 +Big Crooked Lake Condo Ass'n, c/o Cory Deeds, 11460 Bowers Drive, Lowell MI 49331-9155
7524895 +Brennan Family Dentistry, 3152 Peregrine Dr NE, Suite 200, Grand Rapids MI 49525-9723
7524896 +CH Law, PC, PO Box 206, Belmont MI 49306-0206
7524897 +Charron & Hanisch, PLC, PO Box 206, Belmont MI 49306-0206
7524901 +Discover Bank, c/o Estate Infor. Svcs., LLC, d/b/a EIS Collections, PO Box 1398, Reynoldsburg OH 43068-6398
7524902 +Founders Bank & Trust, PO Box 1828, Grand Rapids MI 49501-1828
7524903 +Founders Bank & Trust, 5200 Cascade Road SE, Grand Rapids MI 49546-6402
7524906 +GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154 (address filed with court: GreenTree, PO Box 94710, Palatine IL 60094-4710)
7524905 +Glenn S. Morris, Ind., Ttee of Glenn S. Morris Trust, 6725 Blythefield Ct., Rockford MI 49341-9288
7524910 +Kimberly Jo Charron, 7500 - 3 Mile Road, Ada MI 49301
7524911 +Mercy Health Physician Partner, PO Box 120153, Grand Rapids MI 49528-0103
7524912 +Michigan Dept of Treasury, Treasury Building, Lansing MI 48918-0001
7524913 Navient / Sallie Mae, PO Box 3319, Wilmington DE 19804-4319
7524915 +PNC Bank, PO Box 747032, Pittsburgh PA 15274-7032
7524920 +PNC Bank, PO Box 747066, Pittsburgh PA 15274-7066
7524919 +PNC Bank, c/o NCB Management Services, PO Box 1099, Langhorne PA 19047-6099
7524916 +PNC Bank, PO Box 5570, Louisville KY 40255
7524921 +PNC Bank, PO Box 856177, Louisville KY 40285-6177
7524917 +PNC Bank, PO Box 5570, Cleveland OH 44101-0570
7524914 +Parkland Investments Inc., 85 West Walton, Suite A, Muskegon MI 49440
7524923 +Priority Health, 1231 East Beltline NE, Grand Rapids MI 49525-4501
7524924 +Realico, Inc., 2025 E. Beltline SE, Grand Rapids MI 49546-7673
7524925 +Saint Mary's Health Care, c/o Medigredit, Inc., PO Box 1022, Wixom MI 48393-1022
7524927 +Trott & Trott, PC (Team C), 31440 Northwestern Hwy., Suite 200, Farmington MI 48334-5422
7524928 +William C. Charron, 14407 Westwind Dr., Grand Haven MI 49417-9382

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bankruptcy@dunnsslaw.com Jan 02 2015 21:07:00 Perry G. Pastula,
Dunn Schouten & Snoap PC, 2745 DeHoop Avenue SW, Wyoming, MI 49509
smg EDI: IRS.COM Jan 02 2015 20:58:00 Internal Revenue Service, Centralized Insolvency Unit,
PO Box 7346, Philadelphia, PA 19101-7346
smg +E-mail/Text: MarcsBankruptcyUnit@michigan.gov Jan 02 2015 21:08:07 MI DEPT OF TREASURY,
COLLECTION DIVISION/BANKRUPTCY, PO BOX 30168, LANSING, MI 48909-7668
smg +E-mail/Text: bankruptcynoticeschr@sec.gov Jan 02 2015 21:07:27 SECURITIES & EXCHANGE COMM,
BANKRUPTCY SECTION, 175 W. JACKSON BLVD., SUITE 900, CHICAGO, IL 60604-2815
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Jan 02 2015 21:07:19 Andy Vara,
Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Jan 02 2015 21:07:19 Daniel J. Casamatta,
Assistant U.S. Trustee, Office of the U.S. Trustee, The Ledyard Building, 2nd Floor,
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Jan 02 2015 21:07:19 David W. Asbach,
Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Jan 02 2015 21:07:19 Dean E. Rietberg,
Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Jan 02 2015 21:07:19 Habbo G. Fokkena,
Office of the United States Trustee, Michigan/Ohio Region 9,
The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Jan 02 2015 21:07:19 Matthew T. Cronin,
Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Jan 02 2015 21:07:19 Michael V. Maggio,
Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Jan 02 2015 21:07:19 Michelle M. Wilson,
Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Jan 02 2015 21:07:19 Office of the U.S. Trustee,
The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Jan 02 2015 21:07:19 United States Trustee,
Michigan/Ohio Region 9, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
Grand Rapids, MI 49503-2837

District/off: 0646-1

User: lanel
Form ID: b9aPage 2 of 2
Total Noticed: 57

Date Rcvd: Jan 02, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

7524892 EDI: AMEREXPR.COM Jan 02 2015 20:58:00 American Express, c/o United Recovery Service,
PO Box 722929, Houston TX 77272-2929

7524891 EDI: AMEREXPR.COM Jan 02 2015 20:58:00 American Express, Box 001,
Los Angeles CA 90096-8000

7524893 +EDI: BANKAMER.COM Jan 02 2015 20:58:00 Bank of America, PO Box 15026,
Wilmington DE 19850-5026

7524898 +EDI: CIAC.COM Jan 02 2015 20:58:00 CitiMortgage, Inc., 1000 Technology Dr., MS 314 0,
Fallon MO 63368-2240

7524899 EDI: DISCOVER.COM Jan 02 2015 20:58:00 Discover Bank, PO Box 6103,
Carol Stream IL 60197-6103

7524900 E-mail/Text: cms-bk@cms-collect.com Jan 02 2015 21:07:17 Discover Bank,
c/o Capital Management Service, 698-1/2 South Ogden St., Buffalo NY 14206-2317

7524904 +E-mail/Text: bankruptcy@oldnational.com Jan 02 2015 21:07:22 Founders Bank & Trust,
c/o Old National Bank, One Main Street, Evansville IN 47708-1464

7524907 E-mail/Text: bankruptcy.bnc@gt-cs.com Jan 02 2015 21:07:17 GreenTree, PO Box 6172,
Rapid City SD 57709-6172

7524909 +E-mail/Text: sharyl.dietrich@kentcountymi.gov Jan 02 2015 21:07:44 Kent County Treasurer,
PO Box Y, Grand Rapids MI 49501-4925

7524918 EDI: NESF.COM Jan 02 2015 20:58:00 PNC Bank, c/o National Enterprise System,
29125 Solon Road, Solon OH 44139-3442

7524922 E-mail/Text: edinkel@vikingservice.com Jan 02 2015 21:08:11 PNC Bank,
c/o Viking Client Services, Inc, PO Box 59207, Minneapolis MN 55459-0207

7524926 EDI: NAVIENTFKASMSERV.COM Jan 02 2015 20:58:00 Sallie Mae, Dept of Education,
Loan Services, PO Box 9635, Wilkes Barre PA 18773-9635

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

7524908* Internal Revenue Service, Centralized Insolvency Operati, PO Box 7346,
Philadelphia PA 19101-7346

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 04, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 31, 2014 at the address(es) listed below:

Lisa E. Gocha lgtrustee@sbcglobal.net, lg@trustesolutions.com;lg@trustesolutions.net
Perry G. Pastula on behalf of Debtor David W Charron bankruptcy@dunnsslaw.com

TOTAL: 2

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12)

Case Number 14-07970-jwb

UNITED STATES BANKRUPTCY COURT District of Western District of Michigan

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 12/31/14.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors — Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

David W Charron
11451 Bowers Drive
Lowell, MI 49331

Case Number:
14-07970-jwb

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-5819

Attorney for Debtor(s) (name and address):

Perry G. Pastula
Dunn Schouten & Snoap PC
2745 DeHoop Avenue SW
Wyoming, MI 49509
Telephone number: (616) 538-6380

Bankruptcy Trustee (name and address):

Lisa E. Gocha
P.O. Box 398
Hudsonville, MI 49426-0398
Telephone number: (616) 797-4206

Meeting of Creditors

Date: **February 9, 2015**

Time: **01:00 PM**

Location: **Ledyard Building, Second Floor, 125 Ottawa NW, Suite 202R, Grand Rapids, MI 49503**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 4/10/15

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

One Division Ave., N.
Room 200
Grand Rapids, MI 49503
Telephone number: (616)456-2693

For the Court:

Clerk of the Bankruptcy Court:
DANIEL M. LAVILLE

Hours Open: Monday – Friday 8:00 AM – 4:00 PM

Date: 1/2/15

EXPLANATIONS**B9A (Official Form 9A) (12/12)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. (Applies to cases filed on or after October 17, 2005)
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. Please note that possession of cell phones is prohibited at first meetings.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Abandonments	Trustees may abandon property in no asset estates without notice to creditors or other interested parties. Anyone wishing to receive notice of such abandonment must file a request with the Court.
Refer to Other Side for Important Deadlines and Notices	